STATUS REPORT ON THE CITY OF WINNIPEG

INVOLVEMENT IN HOUSING INITIATIVES

Prepared by
The Community Programs Division
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STATUS REPORT ON THE CITY OF WINNIPEG INVOLVEMENT IN HOUSING INITIATIVES

The Community Programs Division of the Department of Environmental Planning has supported many housing developments since 1973. The first project was the construction of 9 infill public housing units in North Point Douglas. Utilizing city-owned small lots, a work crew was put together and supervised by a Trades Instructor from the R.B. Russel School. Units were designed by M.H.R.C. staff and the Division Architect. These units have been occupied for several years, are standing up well and blend very well with the existing homes.

As programming proceeded from North Point Douglas to Centennial and other areas, the Division purchased small lots on which to develop housing. Often these lots contained dilapidated homes which were demolished. Most sites were acquired in the mid 70's when land prices were very low in comparison to today's market. Almost all of them have been developed with housing for rental or sales. The land prices have been written down to provide affordable housing for those in lower income circumstances.

Manitoba Housing acquired 105 building sites from the City of Winnipeg during 1983/84. Almost all of these were acquired through neighbourhood and community improvement programs. The following facts highlight the significance of the infill housing development on these sites:

- the average sales price to Manitoba Housing was $2,380.00 a lot. This compares to an average cost of $7,050.00 where Manitoba Housing bought through the private market. This differential between prices results in a $500,000.00 saving (or subsidy) to Manitoba Housing.

- with houses developed on these sites, the City receives an annual tax revenue of $185,000.00. At this rate of taxation, the subsidy provided to Manitoba Housing will be recovered in 3 years.

- the infill program has accommodated a mix of rental and ownership housing. Rental developments are small scale and fit into the neighbourhood. Ownership units are developed in concert with provincial and C.A.I. subsidy programs and respond to the needs of lower income households. Average infill house prices are below $60,000.00. In both the rental and ownership situation, attention focused on those unable to secure adequate accommodation through the market.

- the infill program created employment and drew attention to this type of development from the private construction industry which is now pursuing infill development.

- infill activity is of itself a component of neighbourhood stability. It replaces unkept lots and derelict houses with new development which attracts young families to older neighbourhoods.

- it is estimated that the sites acquired through Division programs accommodated $5,500,000.00 of housing construction.

While most housing attention was directed at infill development, one particular larger scale enterprise deserves mention. This is the Midland Housing Development situated in the Centennial N.I.P. Area, on the former Midland Railway Right of Way. This property, acquired by an Urban Renewal Program, was a weed-infested eye-sore. It became a topic of development for the Centennial Neighbourhood Improvement Resident Committee, which held public meetings over its use, and enlisted architectural assistance from the Manitoba Housing and Renewal Corporation and the Neighbourhood Improvement Branch. The result is the following:

PHASE	BACHELOR	UNIT SIZE (NO. BEDROOMS) 1	2	3	4	5	TOTAL UNITS	AVERAGE UNIT COST	TOTAL COST
1		1	8	5			14	$30,198.00	$ 422,786.00
2		2	12	14	6	2	36	34,510.00	1,242,383.00
3		1	1	13	5	6	26	45,123.00	1,173,199.00
4		5	20	5			30	44,893.00	1,346,814.00
5	60	12	25				97	33,127.00	3,213,409.00
TOTALS	60	21	66	37	11	8	203	$36,446.00	$7,398.591.00

The Midland Housing Development is the last Section 43, N.H.A. Public Housing Program to be built in Manitoba. All units are subsidized according to a rent-to-income formula. The 203 units are located in two walk-up apartments, a higher apartment for seniors and single-parent families and duplex, tri-plex and four-plex units. In overall appearance the development is highly open and mixes well with the single family character of the area it rests within. Unit design is also of high quality.

RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (R.R.A.P.)

R.R.A.P. is a C.M.H.C. funded home-repair program which began operating in Winnipeg in 1974. It provides financial assistance to homeowners and landlords for dwelling unit repair in reference to eligible repair items which extend dwelling life expectancy.

The Community Programs Division delivers R.R.A.P. under contract to C.M.H.C. It receives a fee for performing this delivery function. Multi-trades inspectors called Property Standards Inspectors, deliver R.R.A.P. They work with landlords, homeowners, contractors and C.M.H.C. in ensuring that work relates to eligible items, and is done properly before contractors are paid.

All contractors are selected through bids on work called for by the Inspector in consultation with the property owner. Significant rehabilitation employment has been generated by R.R.A.P. in Winnipeg.

R.R.A.P. operated only in designated areas up to 1986. These areas conformed to those selected for neighbourhood improvement. N.I.P. and R.R.A.P. were described as complementary resources for neighbourhood stability. So major were R.R.A.P. changes in 1986 that it is best to refer to its development in terms of before and after 1986.

BEFORE 1986

Prior to 1986 all homeowners in target neighbourhoods were eligible for some form of assistance. Those whose adjusted incomes (allowing for dependents) were above $23,000.00 could receive a loan of up to $10,000.00 from C.M.H.C. Those earning below this amount were eligible for a loan of up to $10,000.00 and of this amount $5,000.00 could be forgiven. Forgiveness was a factor of income, work required and length of residency after repair. At the $13,000.00 income level a household was eligible for the full $5,000.00 forgiveness which would be forgiven over five years of occupancy.

The pre-1986 homeowner R.R.A.P. was both a neighbourhood stability program and economic support program for low-income households. It concentrated repair to specific neighbourhoods.

The pre-1986 landlord program provided up to $3,750.00 of forgiveness for each unit repair. Unlike the homeowner program, loan funds were not provided by C.M.H.C.

AFTER 1986

R.R.A.P. is now termed a "Social Housing Program". The Homeowner Program relates only to specific income groups, but is not confined to designated areas. It applies on a universal basis to the City at large. Funding assistance is the same as in the pre-1986 situation for those who qualify. The following is the Core Need Income Threshold Table for Winnipeg. It relates household size (as an expression of bedrooms required) to "gross" income. For example, a couple would require one bedroom; the same as for a single person. A family with two young children of the same gender requires two bedrooms, but if the children are male and female, three bedrooms are required.

CORE NEED INCOME THRESHOLD TABLE

Bedrooms Required	Income Threshold
1	$17,000.00
2	21,500.00
3	26,500.00
4	28,500.00
5	30,500.00

As a "social housing program" the new R.R.A.P. with its Income Thresholds, disqualifies those of higher income from R.R.A.P. participation. Prior to 1986 changes, all households with incomes between $13,000.00 and $23,000.00 received forgivable assistance based upon a sliding scale. No cut-off points were established to "eliminate"

participation. Beyond the $23,000.00 point, households received a C.M.H.C. loan only, at market interest rates.

The 1986 changes did not increase levels of assistance in the homeowner program. Maximum forgiveness is $5,000.00 at an income below $13,000.00. At an income of $23,000.00, forgiveness is 0. The maximum total loan amount from C.M.H.C. is $10,000.00. Special provision is made for disabled owners where the forgiveness is maximum at $23,000.00 and zero at $23,000.00.

Significant changes to the landlord program were also made in 1986. Under the current program it is possible to receive up to $17,000.00 of forgivable funding per unit. Forgiveness is determined by:

- the extent of eligible work required.
- the after-work rent where the lower rent as a percentage of market, the higher the forgiveness.

In practice, the average landlord forgivable loan is just over $7,000.00. This is double the allowable forgiveness of that prior to 1986. It means that rental units are being rehabilitated in relation to realistic level of assistance. Consequently this program is extremely popular. At current budget levels, landlords applying for assistance now, will have to wait for two years for service.

The following charts outline R.R.A.P. delivery for each year, commencing in 1974:

HOMEOWNER

YEAR	NUMBER OF UNITS	C.M.H.C. FUNDS	CORE AREA FUNDS	CAHRP & HARDSHIP GRANT FUNDS	OWNER CASH FUNDS	TOTALS
1974	66	178,073	-	-	-	178,073
1975	114	351,986	-	-	-	351,986
1976	66	269,579	-	-	-	269,579
1977	51	200,751	-	-	-	200,751
1978	67	307,607	-	-	-	307,607
1979	103	409,638	-	-	-	409,638
1980	203	780,883	-	-	-	780,883
1981	295	1,282,911	-	38,940	-	1,321,851
1982	571	3,218,505	-	277,404	250,000	3,745,909
1983	940	6,125,090	-	332,668	650,000	7,107,758
1984	864	5,425,488	379,184	247,168	400,000	6,451,840
1985	720	4,115,392	669,447	168,128	200,000	5,152,967
1986	569	3,453,801	-	141,526	155,051	3,750,378
1987	371	2,686,600	-	-	100,000	2,786,600
1988	453	2,206,891	-	239,533	389,828	2,836,252
1st.Q 1989	61	265,120	-	36,027	83,807	384,954
TOTAL	5,514	31,278,315	1,048,631	1,481,394	2,228,686	36,037,026

RENTAL

YEAR	NUMBER OF UNITS	C.M.H.C. FUNDS	CORE AREA FUNDS	HARDSHIP GRANT FUNDS	OWNER CASH FUNDS	TOTAL
1974	23	72,044	-	-	-	72,044
1975	96	389,955	-	-	-	389,955
1976	185	1,179,194	-	-	-	1,179,194
1977	73	401,631	-	-	-	401,631
1978	87	392,783	-	-	-	392,783
1979	16	79,058	-	-	-	79,058
1980	9	16,961	-	-	-	16,961
1981	7	15,422	-	-	-	15,422
1982	86	338,673	-	-	350,000	688,673
1983	411	1,243,242	-	-	1,256,758	2,500,000
1984	482	1,198,703	180,201	-	1,600,000	2,978,904
1985	506	765,427	924,484	-	2,400,000	4,089,911
1986	796	5,790,755	645,283	-	2,914,581	9,350,619
1987	313	5,217,602	-	-	2,500,000	7,717,602
1988	244	2,274,516	446,887	-	1,408,442	4,129,845
TOTAL	3,334	19,375,966	2,196,855	-	12,429,781	34,002,602

The Homeowner and Rental Program charts reflect a tremendous volume of home-repair activity in Winnipeg. This volume is significantly more than in any other Canadian City. The reasons for this are as follows:

- C.M.H.C. made a commitment in 1981, to flow additional funding to Winnipeg in support of the Core Area Initiative.

- Core Area Initiative funding complemented R.R.A.P. by extending its delivery capacity and increasing its effectiveness for low-income homeowners.

- Manitoba Housing enhanced Homeowner R.R.A.P. by providing interest reduction grants over the term of the 1st Core Area Agreement.

- Following the dramatic R.R.A.P. changes of 1986, many municipalities were faced with limited demand for the program. Some of the funds which could not be used elsewhere, were taken-up in Winnipeg.

- The R.R.A.P. delivery capacity within the Community Programs Division.

The Division has thus far, been directly involved in the repair of 5,514 homeowner units and 3,334 rental units. Total monies expended in the repair of these 8,848 units is $70,039,628.00.

Home repair activity is important not only for its capacity to improve dwellings. It is a component of neighbourhood stability in accomplishing and stimulating home repair. It also generates employment and acts as an important sustainer of the smaller

contractors identified with the home renovation industry.

The Province of Manitoba has decided to increase its level of support for home repair in Winnipeg. Staff of Manitoba Housing and the Community Programs Division have operationalized a program to provide loan assistance to homeowners disqualified by their 1986 federal R.R.A.P. changes. Like R.R.A.P., this Program is being delivered by the Division.

The Community Programs Division has ongoing communication with the local and national C.M.H.C. offices and with other R.R.A.P. delivering municipalities. Overtures are constantly being made to extend the capacity of R.R.A.P. in terms of both repayable and forgivable loans. The former should be available to higher income groups; the latter should be increased to better target those households most in need.

This section of the Report on R.R.A.P. justifiably ends with a thank-you to C.M.H.C. for fulfilling its commitment to increased funding to Winnipeg. Both the funding and the co-operation between C.M.H.C. and the City have provided a service to so many seeking housing improvements in Winnipeg.

THE ROLE OF THE CORE AREA INITIATIVE IN HOUSING

The first Core Area Initiative Agreement provided $96 million on an equally cost-shared basis by the three levels of government, for programming within inner city Winnipeg. Staff of the Community Programs Division were asked to identify potential Core Area Initiative Programs. They saw an opportunity to expand and enrich neighbourhood revitalization activity in Winnipeg. The Agreement and its funding were looked upon to:

- provide operating and facilities development funding to community and neighbourhood organizations.

- extend community improvement to commercial street revitalization. This was seen as a follow-up to Division work with merchants on Selkirk Avenue and Provencher Boulevard.

- expand community improvement activity to peripheral areas of the Core as ongoing M/WCRP programs preceded.

- expand and enrich R.R.A.P.

- support projects developed by non-profit housing organizations

- build new homes in older neighbourhoods on land acquired through former N.I.P. and C.I.P. programs.

- enforce housing by-laws in older neighbourhoods in an organized manner through a program designed to meet the social needs of tenants.

In pursuit of the above objectives, Division staff were requested to participate in the drafting of program recommendations for the Agreement. The Division invited

representatives of other governments, housing organizations and the social agency community to participate in identifying housing programs. The following programs emerged:

-	Home Repair Administration	$ 2,181,000.00
-	Loan Forgiveness for Hardship Cases	1,200,000.00
-	Home Repair Grants	2,800,000.00
-	Grant for Home-Ownership Program	2,000,000.00
-	Expanded Non-Profit Assistance	2,025,000.00
-	Core Area Residential Upgrading and Maintenance Program	1,311,320.00
	TOTAL	$11,517,320.00

Of the total $96 million Core Area Initiative Budget, the Division was directly involved in the design of $11,517,320.00 of housing programs. Division staff also initiated negotiations with the Canada Mortgage and Housing Corporation to provide additional R.R.A.P. funds to Winnipeg, in support of the Initiative.

While the Division was responsible for bringing people together to develop the above Core Area Initiative Programs, it directly delivered four of these programs. It related to the delivery of the others in an indirect way through participation on intergovernmental committees. Core Area Initiative Programs, directly delivered by the Division will now be highlighted.

a) Core Area I Home Repair

The Core Area Home Repair effort complemented C.M.H.C. R.R.A.P. funding through the following:

Home Repair Administration - $2,181,000.00

This program accommodated the hiring of necessary staff to deliver an expanded home-repair program, which placed Winnipeg in the forefront of housing rehabilitation in Canada. Staff were hired to work in various City neighbourhood offices and to assist C.M.H.C. with their loan approval process.

Loan Forgiveness for Hardship Cases - $1,200,000.00

This Program increased the loan forgiveness to homeowners from the R.R.A.P. maximum of $5,000.00 to a possible $6,250.00. The program was aimed at households whose incomes were below $9,000.00 per annum. Some 979 households took advantage of this program over the life of Core Area I. Many of these would have been unable to finance the repairs required by R.R.A.P. in absence of additional forgiveness funding.

Home Repair Grants - $2,800,000.00

Prior to 1982, C.M.H.C. Winnipeg R.R.A.P. funds were normally depleted by the end of October. To maintain delivery throughout the year, C.A.I. funding was requested to maintain the R.R.A.P. cash flow. These funds were allocated under the R.R.A.P. guidelines to homeowners and landlords.

From 1982 through to 1987, $56,321,161.00 of home repair was initiated through the Community Programs Division. This resulted in the following units repaired:

4035	homeowner units
2573	landlord/rental units
21	disabled
6,629	Total

This is a phenomenal level of government sponsored housing restoration for a single municipality. It also allowed the City to establish new forms of home repair programming.

Funding sources include:

	Homeowner Program	Landlord Program
C.M.H.C. Forgiveness and Loan	$25,024,876	$14,554,402
Core Area Forgiveness	1,048,631	1,749,968
Core Area Hardship	1,166,894	---
Owners Cash Input	1,755,051	11,021,339
TOTAL	$28,995,452	$27,325,709

Grand Total $56,321,161.00 (includes 21 disabled program loans)

Though the above expenditures were made during the tenure of C.A.I. I, it should be recognized that the major rehabilitation funder was the Canada Mortgage and Housing Corporation. Of the total expenditure of $56.3 million, $39.5 million or 70% was provided by C.M.H.C.

It is interesting to note the owner's personal contribution to housing renovation. In total homeowners and landlords provided $12,776,390.00 or 23% of the cost of rehabilitation. Limited income homeowners provided 6% of funding for the homeowner program and landlords 40% of the funding to repair rental units.

The Core Area Initiative provided $4 million to dwelling unit repair, representing 8% of the total rehabilitation cost. A further $2.1 million was provided to support program delivery costs. Of most importance is the fact that the C.A.I. established a forum for participation and co-operation which C.M.H.C. acknowledged with a tremendous level of support. The estimated volume of home repair over the course of C.A.I. I was 4,000 units, while the actual number of units repaired was 6,629.

The Manitoba Housing Department provided grant funds to write-down the R.R.A.P. interest rate from market to 0%, depending upon income. Over the life of C.A.I. I, some $3 million was expended on interest-rate assistance. Though C.M.H.C. remained the major contributor to home-repair, C.A.I. and provincial government support demonstrated how R.R.A.P. could be enhanced in terms of quality and quantity.

b) Core Area Residential Upgrading and Maintenance Program (C.A.R.U.M.P.)

This program merges housing inspection and social service staff to the upgrading of rental housing and the betterment of tenants. A C.A.I. budget of $1,311,320.00 was provided to hire staff and rent office space. C.A.R.U.M.P. operates as a housing inspection agency under the terms of Winnipeg's Minimum Standards of Maintenance and Occupancy By-law. Central features of the program are as follows:

- has the authority to issue orders for dwelling repair
- has the staff capacity to relate to the needs of tenants
- may relocate tenants from substandard premises
- operates in designated target neighbourhoods
- attempts to involve landlords in the R.R.A.P. program.

C.A.R.U.M.P. contains a variety of staff:

- Program Supervisor
- 4 Property Standards Inspectors
- 4 Social Workers
- 3 Home Support Teachers
- 2 Clerks

The Community Programs Division, responsible for C.A.R.U.M.P. delivery, has established a C.A.R.U.M.P. Management Board comprised of a representative from the following City Departments:

- Health
- Social Services
- Environmental Planning - Existing Building Branch - and the Community Programs Division

The Management Board provides direction to the program and extends the fullest of civic support to its operation. From October 1, 1983 to December 31, 1987 C.A.R.U.M.P. has related to several neighbourhoods, accomplishing the following:

TYPE OF SERVICE	NUMBER
Buildings Inspected	1617
Dwellings Units Inspected	5491
M & O By-law Orders Issued	1280
Reissued M & O By-law Orders*	225
Orders/Notices Completed (follow-up/monitoring done by C.A.R.U.M.P. Property Standards Inspectors) 700	
Legal Charges Laid	288
Community Committee Appeals (i.e. launched by landlord/owners)**	99
Initial Social Service Interviews	2844
Social Worker's Cases (ie. with tenants)	529
Home Support Teacher's Cases (ie. with tenants)	346

Relocations Completed***		322
Better	155	
Equal	20	
Worse	3	
Unknown	45	
Relocations Pending		14
Referrals to Social Housing Agencies		605
Other Housing Related Referrals		280

* These reissues resulted from a change in legal title for the properties. Some buildings are sold two or three times a year with damage and few repairs occurring during this time period. Therefore, a complete new inspection of the properties takes place before new orders are issued.

** All of these appeals were denied.

*** Records of breakdown were not kept for the 99 relocations done before January, 1985.

The fact that 155 households were relocated to better accommodation is a reflection of C.A.R.U.M.P. success. In many instances tenants will not complain about substandard housing for fear of eviction. With Social Service support, tenants are at least on equal footing with the landlord in demanding adequate accommodation for the rent they pay.

While many rental housing problems remain outstanding for want of an adequate supply of lower priced housing, C.A.R.U.M.P. has had an impact on the small percentage of landlords who fail to provide necessary maintenance. These landlords appreciate that the City means business when it comes to by-law enforcement.

C.A.R.U.M.P. social service staff have also had the opportunity to work with tenants who have damaged property. Some tenant households move from one dwelling to another with the regularity of the damage they cause. C.A.R.U.M.P. has identified with the rights of tenants and landlords alike.

The Community Committees have been very supportive of C.A.R.U.M.P. Acting as agents of appeal, Community Committees have been unwilling to grant time extensions for landlords to make repairs, except in rare circumstances. This attitude on the part of the Councillors has maintained the integrity of the By-law enforcement process.

C.A.R.U.M.P., modelled on a program currently operating in Pittsburgh, demonstrates that housing by-law enforcement requires a social dimension. It is not feasible to conduct area inspections in the absence of staff who are able to assist tenants caught in the squeeze between the inspection authority and the landlord.

C.A.R.U.M.P. has assisted many families to find better accommodation, who otherwise would have had no opportunity for betterment. In many ways, this program has been one of discovering those households requiring assistance. The opportunity for discovery of substandard accommodation.

The C.A.R.U.M.P. staff and the Management Board have a wealth of experience

in relating to the housing problems of inner-city Winnipeg. This experience has resulted in the publishing of a resource handbook for tenants and landlords. It has also led to the development of recommendations for improving the by-law enforcement process and the service to tenants. C.A.R.U.M.P. represents a housing activity which, by virtue of its staff content, can better appreciate how to resolve older neighbourhood housing problems.

C.A.R.U.M.P. and home repair funding like that of R.R.A.P. should be looked upon as required complementary programs. By-law enforcement action guarantees the public investment in older neighbourhoods. As funds are being expended on community programs and home repair, those residential structures most in need of repair would go unattended if concentrated effort at housing by-law enforcement was not being made. For some property owners, nothing short of by-law enforcement will result in undertaking the repairs necessary to meet by-law compliance.

The Winnipeg C.A.R.U.M.P. is the first by-law enforcement program of its kind in Canada. Other municipalities are currently looking at its operation.

c) Expanded Non-Profit Housing Assistance

A C.A.I. budget of $2,024,000.00 was established to provide support to non-profit housing projects. These funds were intended to complement the mainstream support programs for non-profit and co-operative projects. For example, where a private non-profit housing association borrowed federal social housing funds, but wished to provide more equity funding (to reduce the loan) in order to derive a lower rent, funding could be advanced through this program.

The Community Programs Division administered the non-profit program. A Housing Committee comprised of representatives from C.M.H.C., Manitoba Housing, the C.A.I. office and the Community programs Division was established to apply collective non-profit support. This committee also reviewed proposal submissions from various non-profit associations.

The following is an outline of the projects funded through the expanded Non-Profit Housing Assistance Program.

Kinew Housing Corporation Inc. - Funding - $840,000.00

Kinew is a Native housing corporation which buys dwellings, rehabilitates them, rents to Native families and manages its own units. Its current portfolio is 300 houses. Kinew's focus is not only on the provision of housing, but on employment training associated with housing rehabilitation.

Based on its experience and record in providing housing to Native families in Winnipeg, three Kinew requests for C.A.I. funding were approved. C.A.I. funding of $840,000.00 was utilized along with Federal employment funds to buy and renovate houses and to upgrade units in the Knew inventory. These funds were used to acquire and renovate eighteen homes. Major forms of repair were also carried out in 250 houses owned and managed by the Corporation.

Winnipeg Housing Rehabilitation Corporation (W.H.R.C.) - Funding - $500,000.00

The W.H.R.C. received C.A.I. funding which was used in concert with non-profit funding received from C.M.H.C. and Manitoba Housing. This $.5 million allocation became part of a $5.75 million W.H.R.C. housing effort, resulting in the renovation of 116 dwelling units and the construction of 36 units. The following highlights the diversity of programs undertaken by W.H.R.C. with the C.A.I. budget:

ALLOCATION OF C.A.I. BUDGET
BY THE WINNIPEG HOUSING REHABILITATION CORPORATION

PROGRAM A & B - Budget $450,000.00

Expenditures for Purchase, Renovations and Conversion of Buildings for Housing

260 Balmoral Avenue	$ 10,000.00
109/111 Disraeli Street	10,000.00
623 William Avenue	15,000.00
377 Burrows Avenue	25,000.00
401 Burrows Avenue	25,000.00
469 Kennedy Street	100,000.00
405 Alfred Avenue	5,000.00
162 Alfred Avenue	5,000.00
397 Alfred Avenue	5,000.00
641 Agnes Street	5,000.00
662 Simcoe Street	5,000.00
955 Banning Street	5,000.00
401 Stella Street	5,000.00
697 Sherbrook Street	5,000.00
360 McKenzie Street	35,000.00
594/600 Ross Avenue	60,000.00
435 Sargent Avenue	100,000.00
730 Alexander Avenue	30,000.00

PROGRAM C - Budget - $50,000.00

Expenditures for Feasibility Studies, Design and Consulting fees:

S.A.M. Management	$ 5,000.00
St. John's United Co-op - 250 Cathedral	18,725.17
MacLean Mission - 730 Alexander	10,587.25
442 William Avenue	8,591.66
360 McKenzie Street	1,944.92
594/600 Ross	2,875.00
Miscellaneous Design Services	2,276.00

TOTAL EXPENDITURES - $500,000.00

Kinew and W.H.R.C. expended 65% of the non-profit budget. This funding was used to maximum advantage in that it augmented other mainstream housing programs.

It also accommodated some degree of experimentation relating to feasibility studies and exploring the conversion of non-residential structures to housing. An example is the conversion of a north end church to a housing co-operative.

The following chart outlines the entirety of the non-profit program under the first Core Area Agreement with descriptions of activities:

HOUSING ASSOCIATION	ESTIMATED PROJECT COST	CORE FUNDING	PROJECT DESCRIPTION
Kinew	$ 2,000,000.00	$ 840,000.00	Acquisition and renovation of 28 houses. Repair of approx. 250 units of housing in the existing Kinew portfolio.
W.H.R.C.	$ 5,750,000.00	$ 500,000.00	Renovation and conversion projects yielding 116 dwelling units. Construction of 36 new units. Funding of feasibility studies for conversion project.
Prairie Housing Cooperative	$ 1,845,465.00	$ 210,972.00	Warehouse conversion, acquisition and rehabilitation of large houses 32 units.
United Housing Cooperative	$ 1,562,750.00	$ 166,000.00	Conversion of the MTS building to 28 units of housing.
S.A.M. Properties	$ 1,140,000.00	$ 68,346.00	Renovation of an apartment building and 2 houses - 25 units.
Knox Centre	$ 2,100,000.00	$ 70,041.00	Development of 14 hostel units as part of a community service facility for the International Centre.
Inner City Housing Co-op	$ 26,375.00	$ 26,375.00	Conversion feasibility studies for two downtown buildings.
Riverborne Dev. Association	$ 331,600.00	$ 16,265.00	New Construction - 6 unit building
TOTALS	$14,756,190.00	$1,900,000.00	New construction of 56 units and conversion and renovation of 480 units.

Apart from the $1,900,000.00 of funding provided directly through the housing sub-committee, an equity grant of $125,000.00 was allocated to the Harmony Mansion project in Chinatown. These funds assisted in the development of 100 apartment units, at a cost of $7,500,000.00.

In total, a C.A.I. non-profit support budget of $1,900,000.00 was directly associated with a social housing program of $14,756,190.00. The objective of the program to enhance but not substitute for ongoing programs, has truly been realized.

Core Area Grant for Home Ownership (C.A.I.G.H.O.)

C.A.I.G.H.O. was delivered by Manitoba Housing as part of the variety of housing programs identified for C.A.I. I by the three governments. With a budget of $2 million this program provided grants to purchase new infill houses and existing homes requiring renovations. In the latter case, assistance was extended to first time buyers.

Some 305 grants were provided for the purchase of new infill dwellings. Almost 200 grants were made for the purchase and renovation of existing homes. Construction and renovation value associated with this program is in excess of $20 million.

d) Total Housing Program - C.A.I. I

In global terms the housing program is depicted in the following chart:

CORE AREA I - HOUSING PROGRAMS

PROGRAM	TOTAL EXPENDITURE	C.A.I. EXPENDITURE	ACTIVITY
Home Repair	$56,321,160.00	$ 6,181,000.00	6,629 dwelling units repaired
Expanded Non-profit	$14,756,190.00	$ 2,025,000.00	Construction of 166 dwelling units conversion or renovation of 480 units
Grant for Home-Ownership	$20,000,000.00	$ 2,000,000.00	Purchase of 305 new homes - purchased & renovations of 200 homes.
C.A.R.U.M.P.	$ 4,000,000.00 to make repairs in compliance with orders	$ 1,311,320.00	Inspection of 1300 dwellings
TOTALS	$95,077,350.00	$11,517,320.00	Renovation of 7,309 units. Construction of 471 units. Inspection of 1,300 units.

RENEWED CORE AREA AGREEMENT

Under the renewed Core Area Agreement, the Division is responsible for the delivery of several housing programs in the Core Area of Winnipeg. Program funds amount to $5,250,000.00 and are divided as follows:

- Core Area Residential Upgrading and Maintenance Program	1,500,000.00
- R.R.A.P. Administration	750,000.00
- Core Area Home Renovation Program	1,750,000.00
- Core Area Rental Unit Repair Forgiveness Program	1,250,000.00
TOTAL	$ 5,250,000.00

The Core Area Residential Upgrading and Maintenance Program (C.A.R.U.M.P.) was renewed under the Core Area renewed agreement, and funding in the amount of $1,500,000.00 was provided for this purpose. This program has interrelated physical and social objectives designed to improve the condition of housing for low income core area residents. Through this program, a team of Property Standards Inspectors and Social Workers conduct door to door inspections of rental properties in the core area in accordance with the Maintenance and Occupancy By-law. Tenants are provided with direct assistance for housing related problems such as home management and life skills training.

Since October 1, 1986, there were 766 buildings inspected, 680 Maintenance and Occupancy By-law orders to repair issued, and 482 work orders completed. Legal action was taken against a number of landlords which resulted in 80 fines for a total amount of $29,025.00.

The Social Workers interview 1630 tenants of which 252 needed some form of assistance and 131 cases involved intensive counselling by the Home Support teachers. There were 109 tenants who were relocated, 84 to better accommodations.

The Division also delivers two home repair programs under the Renewed Core Area Initiative. Administrative costs are paid for through an allocation of $750,000.00 and agency fees, while homeowners can benefit from the $1,750,000.00 allocation to the Core Area Home Renovation Program (CAHRP) and landlords from the $1,250,000.00 allocated to increase the grant for rental unit repairs under the Core Area Rental Unit Repair Forgiveness Program. These programs are complementary programs to the Federal Government's Residential Rehabilitation Assistance Program (RRAP). In the case of homeowners, it is intended to reach people who would not normally qualify for RRAP assistance, while landlords are expected to maintain existing rent levels or to limit any increases to post rehabilitation rent. In 1988, there were 81 homeowner units approved for a total of $258,903.00, while Rental Unit Repair Forgiveness amounted to $446,889.00. In the first quarter of 1989 61 units were approved for home repairs for a total cost of $384,954.00. This funding was made up of $36,027.00 of CAHRP forgivable grant and $265,120.00 of RRAP grant and the owners cash input of $83,807.00.

In 1988 there were 244 Landlord units approved for a total cost of $4,129,845.00 of which $446,887.00 was from the Core Area Forgivable funds. In the 1st quarter of 1989 the City Inspectors have been working on approximately 300 rental units which will require over $3,000,000.00 for rehabilitation. Some of these funds will be provided from the Core Area Rental Unit Repair Forgiveness Program.

The Division also participates on a Core Area Housing sub-committee to determine funding assistance to be provided to groups for private and non-profit rental, co-operative and ownership forms of housing. Funding for this program is provided through the Housing Development Stimulus program. Assistance is available for Equity/Capital, Land Assembly, Infill/Subdivision Infrastructure redevelopment and Relocation Assistance. The budget for this program is $2,750,000.00 of which $164,600.00 was allocated in 1988.

RESIDENTIAL REHABILITATION ASSISTANCE PROGRAMS

Homeowner R.R.A.P.	1988	1stQ 1989
No. Of Homeowner Units Approved	453	61
Total Rehabilitation Cost	$2,738,643.00	$384,954.00
Rehabilitation Cost was Made up of:		
C.M.H.C. R.R.A.P. Forgivable Loan	1,872,749.00	265,120.00
Core Area CAHRP Forgivable Grant	141,924.00	36,027.00
Owners Cash Input	723,970.00	83,807.00
Total	$2,738,643.00	$384,954.00

Landlord RRAP		
No. of Landlord Units Approved	244	No Approval in 1989
Total Rehabilitation Cost	$4,129,845.00	
Rehabilitation Cost was made up of:		
Owners Cash Input	1,408,442.00	
C.M.H.C. R.R.A.P. Forgivable Loan	2,274,516.00	
Core Area Forgivable	446,887.00	
Total	$4,127,845.00	

Summary

UNITS APPROVED FOR RRAP		COST OF REHABILITATION
Homeowner	453	$2,738,643.00
Landlord	244	4,129,845.00
	697	$6,868,488.00

CORE AREA HOME RENOVATION PROGRAM

January 1988 to March 31, 1989

To date there are 102 units approved for CAHRP funding. Of this total, 16 units are financed through CAHRP only funds while 86 units are financed with CAHRP funds piggybacked into RRAP funds.

The following is the Rehabilitation Cost of the 102 units broken down by CAHRP and RRAP forgivable loans and the owner's repayable funds.

UNITS

Number of Units - CAHRP only funds	16
Number of Units - CAHRP & RRAP funds	86
	102

Rehabilitation Financing:

CAHRP Forgivable Loan	$245,682.00
CAHRP Hardship Grant	37,305.00
RRAP Forgivable Loan	410,369.00
Owner's Cash	143,493.00
TOTAL COST	$836,849.00

C.A.R.U.M.P. SERVICE STATISTICS - JANUARY 1/88 - MARCH 31/89

TYPE OF SERVICE	NUMBER
Buildings Inspected	377
Dwelling Units Inspected (Approx.)	2206
M & O By-law Orders Issued	340
Reissued M & O By-law Orders	74
Orders Completed	228
Referrals to Enforcement Branch	86
Community Committee Appeals	15
Initial Social Service Interviews	863
Social Worker's Active Cases (where service provided beyond initial interview)	144
Home Support Teacher's Cases	67
Total Social Service Cases Currently Active	
Relocations Completed	60
Better	48
Equal	1
Worse	
Unknown	11
Referrals to Social Housing Agencies	93
Other Social Service Referrals	71